

Information to identify the case:

Debtor 1	<u>Joyce L Marks</u>	Social Security number or ITIN	xxx-xx-4177
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	20-12742-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joyce L Marks
fka Joyce L Cossaboon

9/12/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joyce L Marks
Debtor

Case No. 20-12742-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 12, 2023

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db	+ Joyce L Marks, 4 Eisenhower Blvd., Millville, NJ 08332-4464
r	+ Andrea Oswald, Keller Williams Cumberland County, 1103 S Delsea Dr, Vineland, NJ 08360-6263
518719497	+ Central Florida Investments, 2801 Old Winter Rd, Ocoee, FL 34761-2965
518737269	+ Quicken Loans Inc., Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 12 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 12 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518719494	+ Email/Text: legal@arsnational.com	Sep 12 2023 20:37:00	ARS National Services Inc., PO Box 469046, Escondido, CA 92046-9046
518719495	+ EDI: BANKAMER.COM	Sep 13 2023 00:23:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
518719496	+ EDI: WFNNB.COM	Sep 13 2023 00:23:00	Boscov's, PO Box 183003, Columbus, OH 43218-3003
518776497	Email/PDF: bncnotices@becket-lee.com	Sep 12 2023 20:47:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518719498	Email/Text: ConsumerAdvocacy@ghllc.com	Sep 12 2023 20:37:00	Global Client Solutions LLC, 4343 S. 118th E. Ave, Suite 220, Tulsa, OK 74146
518772388	+ Email/Text: RASEBN@raslg.com	Sep 12 2023 20:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518719499	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 12 2023 20:36:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
518719500	+ Email/Text: BKNotice@ldvlaw.com	Sep 12 2023 20:37:00	Lyons, Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239
518719501	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 20:38:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
518800100	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 20:38:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518719502	+ Email/Text: pcabkt@phillips-cohen.com	Sep 12 2023 20:37:00	Phillips & Cohen, 1004 Justison Street, Wilmington, DE 19801-5148
518807915	EDI: Q3G.COM	Sep 13 2023 00:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

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518719503	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 12 2023 20:38:00	Quicken Loan, 1050 Woodward Ave, Detroit, MI 48226-3573
518760133	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 12 2023 20:38:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518767633	+ Email/Text: bankruptcy@bbandt.com	Sep 12 2023 20:37:00	SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
518720393	+ EDI: RMSC.COM	Sep 13 2023 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518719504	+ Email/Text: bankruptcydepartment@tsico.com	Sep 12 2023 20:38:00	Transworld Systems, PO Box 15095, Wilmington, DE 19850-5095
518806094	+ EDI: AIS.COM	Sep 13 2023 00:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518719505	+ EDI: WFFC2	Sep 13 2023 00:23:00	Wells Fargo, POB 5265, Sioux Falls, SD 57117-5265
518782322	+ EDI: WFFC2	Sep 13 2023 00:23:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO BOX 130000, Raleigh, NC 27605-1000

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Terry Tucker	on behalf of Debtor Joyce L Marks terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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